708170 th2592v0

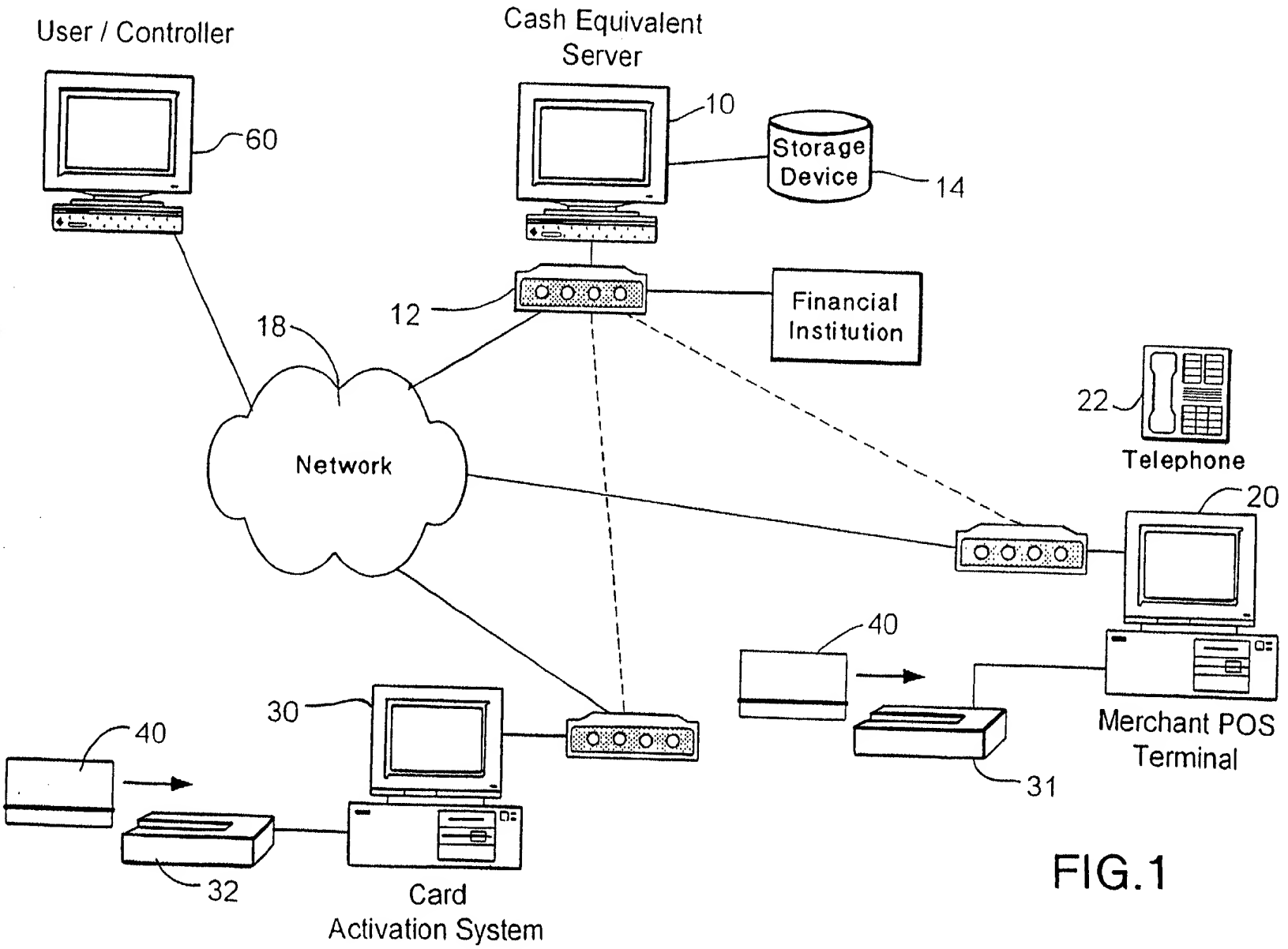

FIG.1

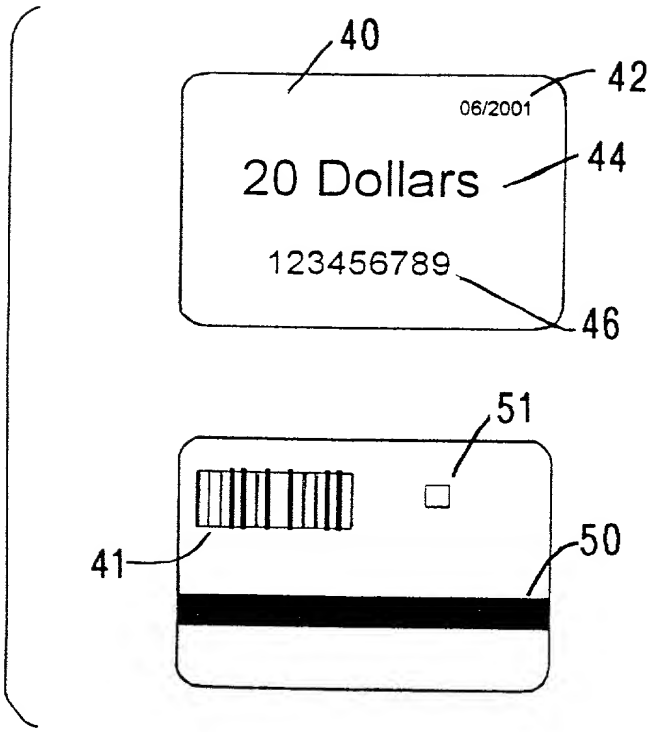

FIG.2

PCT/IB2004/050769

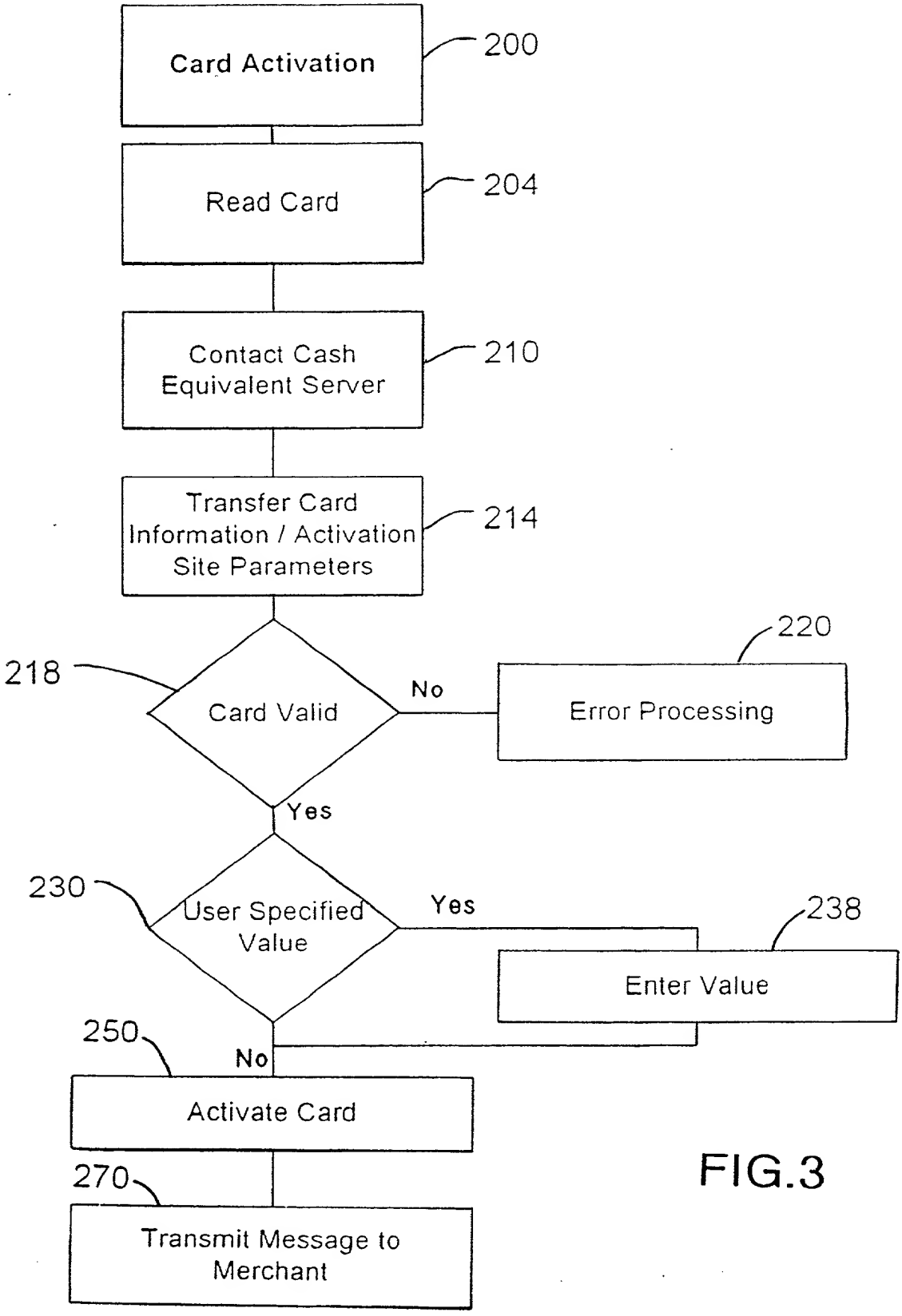
Card Activation
200
Read Card
204
Contact Cash Equivalent Server
210
Transfer Card Information / Activation Site Parameters
214
218
Card Valid
No
220
Error Processing
Yes
230
User Specified Value
Yes
238
Enter Value
250
No
Activate Card
270
Transmit Message to Merchant

FIG.3

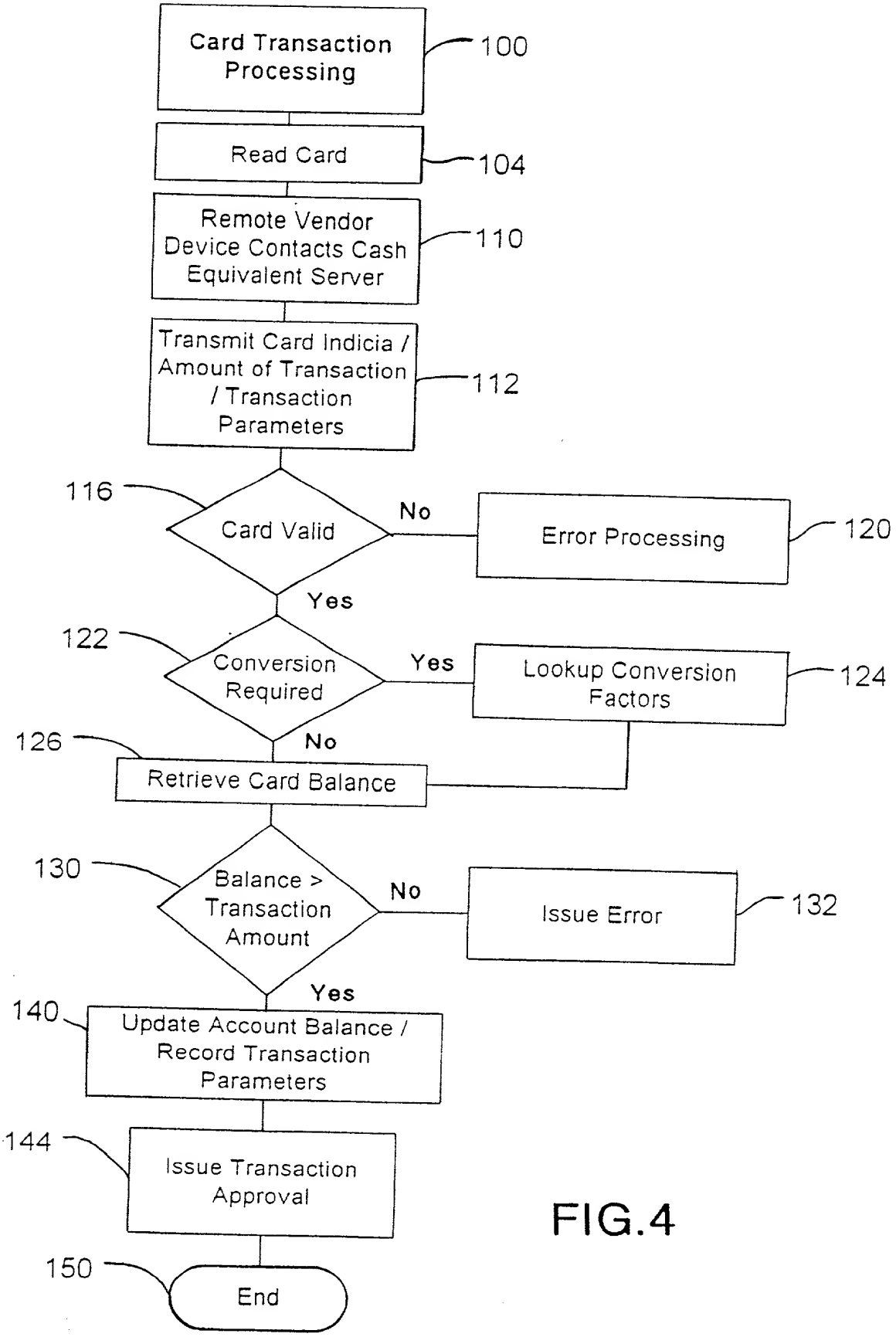
Card Transaction Processing
100
Read Card
104
Remote Vendor Device Contacts Cash Equivalent Server
110
Transmit Card Indicia / Amount of Transaction / Transaction Parameters
112
116
Card Valid
No
Error Processing
120
Yes
122
Conversion Required
Yes
Lookup Conversion Factors
124
126
No
Retrieve Card Balance
130
Balance > Transaction Amount
No
Issue Error
132
Yes
140
Update Account Balance / Record Transaction Parameters
144
Issue Transaction Approval
150
End

FIG.4

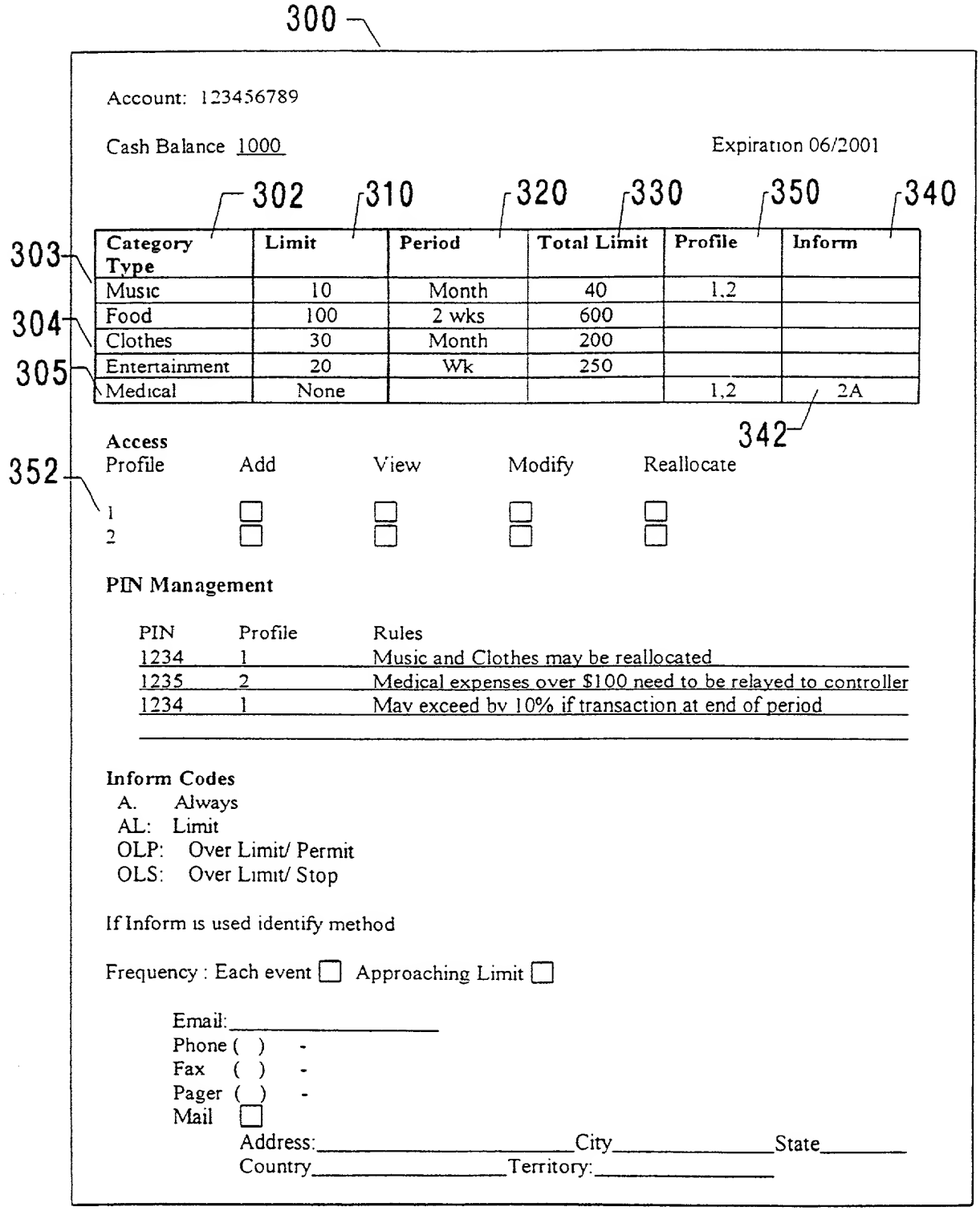
300
Account: 123456789
Cash Balance 1000
Expiration 06/2001
302
310
320
330
350
340
303
304
305
342
352
Category Type
Limit
Period
Total Limit
Profile
Inform
Music
10
Month
40
1,2
Food
100
2 wks
600
Clothes
30
Month
200
Entertainment
20
Wk
250
Medical
None
1,2
2A
Access
Profile
Add
View
Modify
Reallocate
1
2
PIN Management
PIN
Profile
Rules
1234
1
Music and Clothes may be reallocated
1235
2
Medical expenses over $100 need to be relayed to controller
1234
1
May exceed by 10% if transaction at end of period
Inform Codes
A. Always
AL: Limit
OLP: Over Limit/ Permit
OLS: Over Limit/ Stop
If Inform is used identify method
Frequency : Each event
Approaching Limit
Email:
Phone ( ) -
Fax ( ) -
Pager ( ) -
Mail
Address:
City
State
Country
Territory:

FIG.5

FOSITO: WO2004/059560

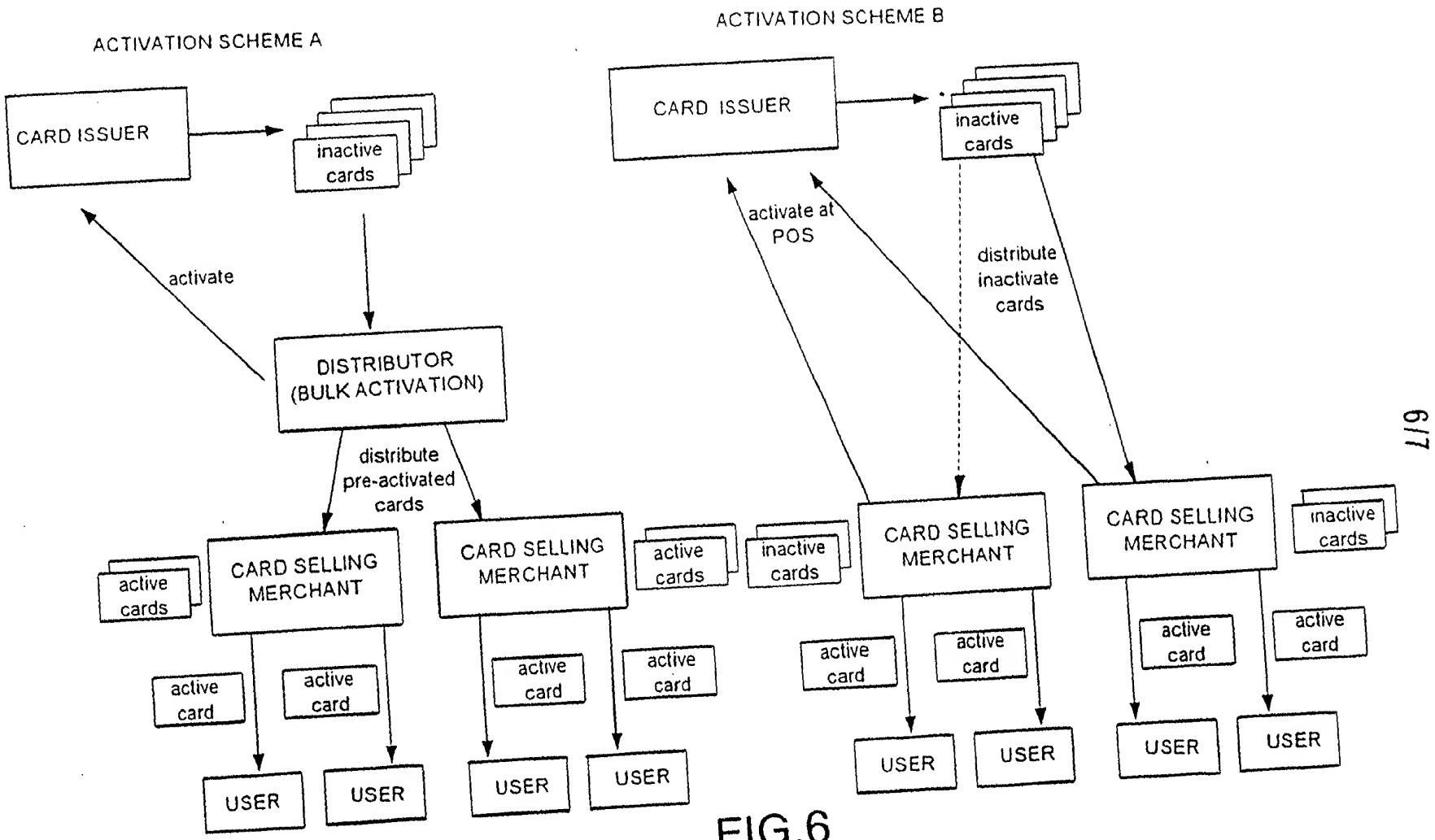

FIG.6

TOSTTOT WO2533260

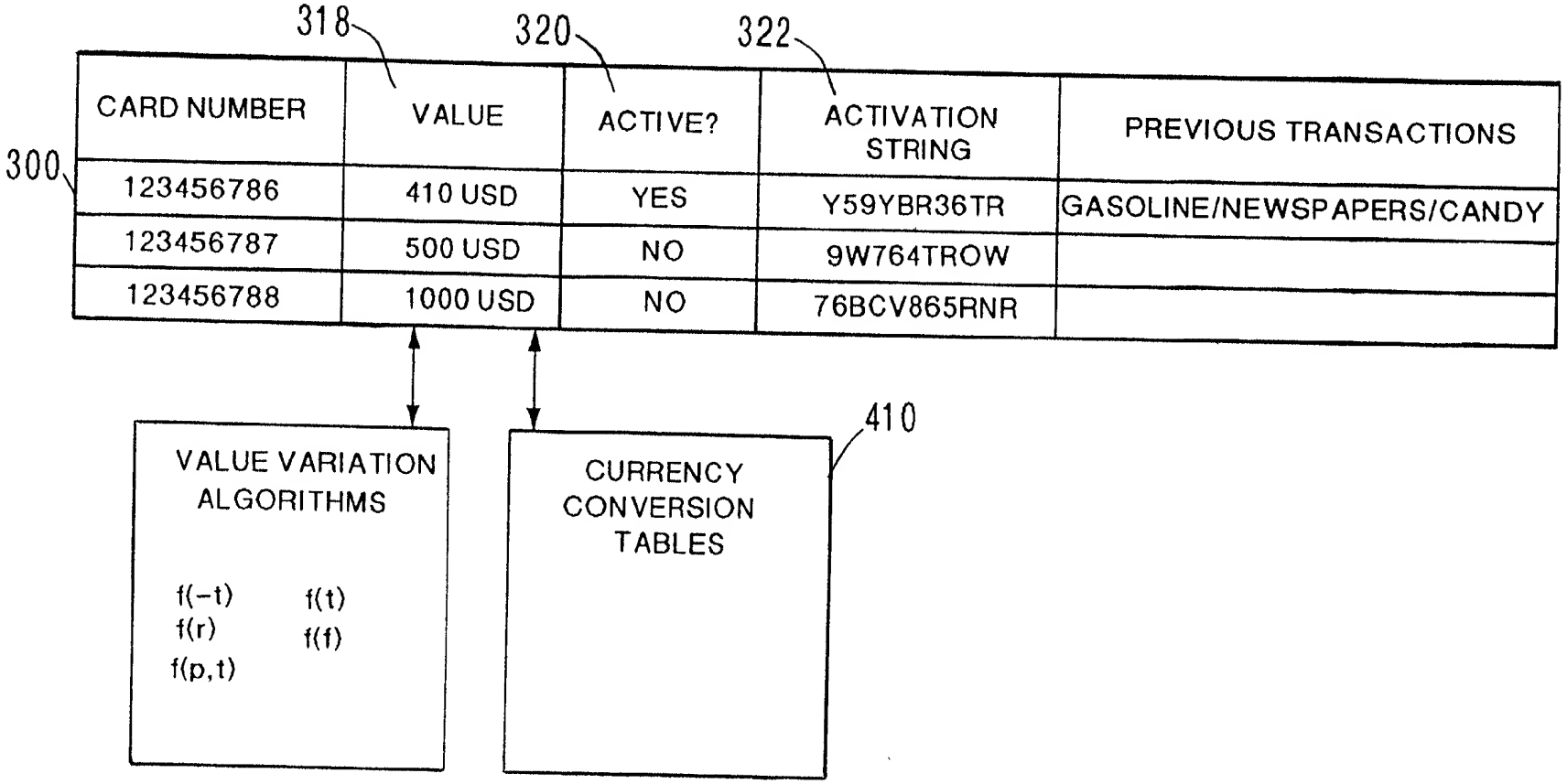

FIG.7